STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 8th day of December 1981, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Barbara F. Hiltner, Vice President of Fredericktown Bank & Trust Company, and made oath in due form of law that the aforegoing is a true statement of the amount of indebtedness described above and that there has been received no security or satisfaction thereof other than above mentioned.

WITNESS my hand and Notarial Seal.

Dilen December 16, 1981

Mary E. Thompson -

Notary Public

HOWARD R. STEPLER, JR.

ATTORNEY AT LAW

18 WEST CHURCH STREET

FREDERICK, MD. 21701

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